

THE  
ART  
OF  
GROWING RICH.



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T seems not to be very necessary to point out the benefits of RICHES, or the advantages of MONEY, as few of the human race, in civilized countries, can be supposed insensible of these advantages. But there appears to be somewhat of propriety, in an Essay on THE ART OF GROWING RICH, or



of getting money, to make a few observations on the benefits which are derived from wealth. It is observed by an old author, that "Gold of all other is a most delicious object; it hath a sweet light, and a good lustre." It has also been said, that "Money is the God of the World;" and that "Money is the only Monarch;" that it is "the heir of fortune," and "the lord paramount of the world." It has been added, "Get money enough, and thou shalt have popes and patriarchs to be thy chaplains and parasites." And a writer of the last century says, "Strength of body is great, strength of wit is greater, but strength of riches exceedeth them both, for they are commanded by it." Another writer remarks, that "the faces of emperors have not so much influence any where as upon their coins;" and that "lovers may talk what they please of their chains, but the strongest are made of gold."

THAT



THAT the ART OF GETTING MONEY is one of the most important arts, respecting the present world, which can be taught or acquired, is a proposition to which few of the inhabitants of this, or of any other civilized or commercial country, will probably make much opposition. It will, therefore, naturally be considered as an art worthy of attention, of consideration, and of reflexion.

DR. JOHNSON observed, in one of his periodical Essays, that Poverty is “a state, in which every virtue is obscured, and in which no conduct can avoid reproach;” a state, “of which the hardships are without honour, and the labours without reward.” And, in conversation, he said, “Poverty takes away so many means of doing good, and produces so much inability to resist evil, both natural and moral, that it is by all virtuous means to be avoided.”—“Let it be remembered, that he who has money to spare, has it always in his power to benefit others;

others ; and of such power a good man must always be desirous."—"Poverty is a great enemy to human happiness. It certainly destroys liberty ; and it makes some virtues impracticable, and others extremely difficult."

Among the advantages of wealth may be numbered, the respect, with which the possession of it is frequently, if not generally, attended. In the world, the mere possession of wealth often procures much respect, though the possessor be destitute of almost every good quality. "In *civilized* society," says Johnson, (perhaps he should have said *artificial* society) "personal merit will not serve you so much as money will."

If a man be possessed of the most splendid abilities, poverty will prevent him from rising in the world, or from exhibiting his talents to advantage ; or, at least, will greatly retard his progress. Juvenal says,

*Haud facile emergunt, quorum virtutibus obstat  
Res angusta domi.*

And Horace,

*Et genus et virtus, nisi cum re, vilior algâ est.*

RICHES will procure not only the necessities and conveniencies, but all the luxuries of life. "The rich man," says Burton, "may fail as he will himself, and temper his estate at his pleasure; jovial days, splendour and magnificence, sweet music, dainty fare, the good things, and fat of the land, fine clothes, rich attires, soft beds, down pillows, are at his command; all the world labours for him, and thousands of artificers are his slaves, to drudge for him, to run, ride, and post for him." And in his power, and at his pleasure, are "fair houses, gardens, orchards, terraces, galleries, cabinets, pleasant walks, and delightful places."

SUCH then being the advantages of riches, our next inquiry is, By what means riches  
are



are to be procured? And by the art of getting money we mean, not merely the art of getting a small quantity of it, which the lowest mechanic may do by the exercise of industry, but the art of accumulating a large proportion of it. We do not, however, mean to recommend any dishonest arts of getting money. Large sums of money are sometimes gained by false pretences, or for professed purposes which are in no degree promoted by the payment of such sums. Much money is gained by lawyers, by pleading in bad causes, and in causes which they know to be bad. This we do not recommend, nor do we consider such lawyers as among the most virtuous of our fellow citizens. It may, however, be observed, that barristers, who have gained much money at the bar, are generally the men who are appointed judges. But, as men are greatly influenced by long contracted habits, it may reasonably be questioned, whether the habit of pleading on any side for a fee, has any tendency to make a lawyer more incor-

incorrupt when he is raised to the bench. And as money has often been acquired by lawyers, not always on the best principles, nor for the most righteous practices, so money has also sometimes been gained, in former ages, by members of parliament, for voting against the interests of their country. Of our present meritorious representatives, we say nothing. Of their incorruptibility, Mr. Pitt, or Mr. Henry Dundas, can probably give some account. Money is also sometimes gained by physicians, when they are of no service to their patients; but, if their prescriptions are worth nothing, it may be reasonable, that they should be paid for their attendance. Divines also sometimes gain much money, in consequence of their subscribing articles of faith which they do not believe; but this we conceive to be not very honourable to them, nor to the church. We shall leave that matter, however, to be discussed by that pious and humble prelate, Dr. Horsely.

It has been said, that "there are as certain roads to wealth, if men resolve to keep within the proper bounds, as from one city to another." And one great source of wealth is FRUGALITY. Cicero observed, *Non intelligunt homines quam magnum vectigal sit parsimonia.* In all the different ranks of life, advantages may be derived from the practice of frugality. "Without frugality," says Johnson, "none can be rich, and with it very few would be poor." It is reasonable, that a man should attend to his expences, and at least to see that they do not exceed his income; and the man who would be rich should, in general, avoid unnecessary expences. "Gain," it has been said, "may be temporary and uncertain; but ever, while you live, expence is constant and certain." Frugality, therefore, is always useful. "He, who thinks he can afford to be negligent, is not far from being poor."



It is said, by a judicious writer, "The frugality, which I would recommend to you, includes in it not only the avoiding profusion, or the limiting your expences to pounds and shillings, but even to pence and farthings. The neglect of trifles, as they are called, is suffering a moth to eat holes in your purse, and let out all the profits of your industry. Remember, that the most magnificent edifice was raised from one single stone; and every access, how little soever, helps to raise the heap. Let a man once begin to save, and he will be convinced, that it is the straight road to wealth. To hope it may be gained from nothing, is to build castles in the air. But no trifle is so small, that it will not serve for a foundation. He who has one shilling, may with more ease increase it to five, than he procure a penny, who is not master of a farthing.—He, who is not a good husband in small matters, does not deserve to be trusted with great."

EXPENCES are often incurred, from habit, or from fashion, which have no tendency to promote either present pleasure, or lasting happiness. But it has been remarked, that "frugality is necessary even to complete the pleasure of expence;" and it is certain, that oeconomy may take place, and with great propriety, even in a party of pleasure. Rousseau, who was a great master of the science of natural pleasures, was much attached to those which were attended with little expence, which he considered as the most exquisite. Among other cheap pleasures, to which he was much attached, one was walking; which, of all the modes of travelling, he considered as the most delightful. "I can conceive," he says, "but one way of travelling pleasanter than on horseback; and that is, going on foot. You set out at your own time; you stop when you please; you take as much or as little exercise as you choose; you view all the country;—you examine every thing which strikes you; you stop at every point of

“ of view. Do I see a river ; I coast along  
 “ it. Do I approach a hanging wood ; I  
 “ walk under its shade.—Wherever I per-  
 “ ceive any thing which invites me, I stop.  
 “ The moment my curiosity is satisfied, I  
 “ depart, without waiting for horses or posti-  
 “ lions.—I see whatever man can see ; and  
 “ being dependent on no one but myself, I  
 “ enjoy the most perfect liberty which man  
 “ can possess.”—“ Never did I think, exist,  
 “ live, or was myself, if I may so express it,  
 “ so much as in those journies I have made  
 “ alone, and on foot.—The view of the  
 “ country, the succession of agreeable sights,  
 “ a good air, a good appetite, and good health,  
 “ I get by walking.—I travelled on foot in  
 “ my best days only, and always with de-  
 “ light.” And it is observed by another  
 writer, that “ the most exquisite, as well as  
 “ the most innocent of all enjoyments, are  
 “ such as cost us least : reading, fresh air,  
 “ good weather, fine landscapes, and the  
 “ beauties of nature. These afford a very  
 “ quick



“ quick relish while they last, and leave no  
 “ remorse when over.”

LET it then never be forgotten, that  
 “ OECONOMY is the parent of Integrity, of  
 “ Liberty, and of Ease; and the beauteous  
 “ sister of Temperance, of Chearfulness, and  
 “ of Health; and that PROFUSENESS is a  
 “ cruel and crafty demon, that gradually in-  
 “ volves her followers in dependence and in  
 “ debts.”

AS FRUGALITY is a natural source of wealth;  
 so wealth is also obtained by the exercise of  
 INDUSTRY. *Manus sedulorum ditat ipsos.* The  
 hope of acquiring gain is one of the most  
 operative causes of human industry. It ac-  
 tuates the mechanic and the artist, the mer-  
 chant, the physician, and the lawyer; nor  
 is even the bench of bishops supposed to be  
 entirely removed from its influence. There  
 are no difficulties, no hazards, no dangers,  
 which men will not encounter for the acqui-  
 sition

fition of gain. And as riches are obtained by industry, so it may also be remarked, that industry is one of the most beneficial things in the world. Without the exercise of industry, human creatures could not enjoy those conveniencies and advantages of which their condition is susceptible. The exercise of industry, in those arts that are beneficial to society, is always reputable; and it may be considered as an inducement to men, to exert their faculties in some of those useful arts by which gain is acquired, that the exercise of the human faculties, either corporeal or mental, is conducive to happiness. An ingenious writer says, "Just in proportion to the improvement of those faculties, with which Heaven has intrusted us, our beings are ennobled, and our happiness heightened. By employment, or misuse, of the faculties assigned him, man may rise to what dignity, or sink to what baseness he will, in the class of human beings. Human existence is an inestimable gem, capable of receiving whatever

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ever

ever polish we will please to give it : and, if heightened with the diligence it ought, will shine in due time, with a lustre more dazzling than the stars."

INDOLENCE is the natural road to poverty and to dishonour ; but INDUSTRY is a natural source of wealth ; and the exercise of it, in those arts that are beneficial to society, is always reputable. Without industry nothing valuable can be produced. And by the original constitution and formation of man, he appears to have been intended for labour by the divine Author of his existence. Moderate labour is also favourable to health, and conducive to chearfulness and tranquillity of mind. Lord Chesterfield says, that " few things are impossible to industry and activity ;" and, it is certain, that industry is eminently important, in the acquisition either of fortune or of fame. And activity of mind, and activity of body, may both be employed in the acquisition of gain. By the one schemes  
of



of accumulation may be formed, and by the other they may be executed.

If we are engaged in the pursuit of any important object, whatever sagacity of mind we may possess, whatever acuteness, or whatever strength of judgment, they should all be employed in its attainment. And if we would be truly industrious, we should attend carefully to the value and importance of time. No prodigality is more censurable than prodigality of time. "A wise man," it has been said, "counts his minutes. He lets no time slip; for time is life; which he makes long, by the good husbandry of a right use and application of it." It is also remarked, by a judicious writer, that "to be careful how we manage and employ our time, is one of the first precepts that is taught in the school of wisdom, and one of the last that is learnt."

If a man be a member of any particular profession, by which gain is to be acquired, he should endeavour to make himself a thorough master of that profession. And the man who would be rich, when he is engaged in business, should be attentive to it; he should not suffer himself to be withdrawn from it by trifling pretences, or by the seductions of pleasure or of dissipation. It is a great impediment to the acquisition of riches, to be too fond of company, of fashionable amusements, and of parties of pleasure. “ To  
 “ be intent on pleasure, yet negligent of hap-  
 “ piness, is to be careful for what will ease  
 “ us a few moments of our life, and yet with-  
 “ out any regard to what will distress us for  
 “ many years of it.”

It is of importance, in the acquisition of riches, that men should be in possession of prudence or discretion, which are nearly sy-  
 nonymous

anonymous terms. It has been said, that prudence is "an habit of mind, enabling us to conduct our affairs in the wisest and best manner:" or, in other words, it is, "pursuing the proper end, by the best means, and in the fittest time." The prudent man fixes upon that time, which is best adapted to the business in which he is to engage: "for to every thing there is a season, and a time to every purpose."

ONE of the most important branches, of the art of growing rich, is, That a man should not only LIVE WITHIN HIS INCOME, but that he should SAVE SOMEWHAT OUT OF THAT INCOME, and that he should LET THAT ACCUMULATE. If a man has an income, which is more than adequate to his necessary expences, and if he invariably adheres to that rule, though his savings should at first not be considerable, he must inevitably advance in wealth as he advances in years.

HAVING said thus much on the art of getting money, we will make some observations on the proper method of employing it, when it is acquired. Johnson says, "Money of itself is of no use; for its only use is to part with it." And Lord Bacon remarks, that "there is no real use of riches, except it be in the distribution." We would certainly not recommend an earnest desire of dying rich; which, as Young observes, is

*Guilt's blunder, and the loudest laugh of hell.*

It cannot be doubted, but that men may possess riches, without enjoying the advantages of which they might be rendered productive. But "to what purpose," says an old author, "should a man lay up money, except he use it?" Rochefoucault remarks, that "misers mistake gold for their good; whereas it can, at best, be but the means of attaining it." That man may truly



truly be said to be unhappy, who has spent great part of his life in the accumulation of riches; and, when he has attained them, has not the sense or spirit to enjoy them. "Covetousness," it has been observed, "must be a miserable vice, to weary man in procuring riches, and not suffer him to enjoy them when gotten." "The prodigal," says Bruyere, "robs his heir; the miser himself." It is remarked by Sir George Mackenzie, that "Avarice is sometimes so absurd, that it seems to have more of a disease than a vice in it, and to be rather a total want of reason than a perversion of it." He adds, "Nor does Bedlam itself lodge greater varieties of madmen, than avarice produces: for some will be so mad as to starve themselves, and the very heir to whom they are to leave their plentiful estate." And Cowley says, "Poverty  
"wants

“wants some things, luxury many things,  
 “avarice all things.”

THE proper use of Riches, besides supplying the wants of the possessor, and furnishing him with conveniencies, and reasonable pleasures and enjoyments, is to supply the wants of the poor, and alleviate the sufferings of the unhappy and distressed; to reward merit, to encourage ingenuity, and to promote useful and public-spirited designs. The history of the whole English nobility does not contain a single character equally respectable, in point of active benevolence, with that of THOMAS FIRMIN, a plain tradesman of London. He was a man, in the most emphatic sense of the phrase, RICH IN GOOD WORKS. When only an apprentice, he acquired the esteem of all who knew him, by his fidelity, his industry, and his amiable manners. When he began to trade for himself, his fortune amounted  
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only to about one hundred pounds. But his industry, activity, and excellence of character, enabled him, by degrees, to acquire a considerable fortune, which he employed in acts of the most extensive benevolence and humanity. When not engaged in the necessary business of his trade, which he carried on to the end of his life, he was almost constantly employed in works of kindness and beneficence, and which were not confined by him to any sect, to any party, or to any country. In the fire of London the house of Firmin was consumed, by which his fortune was impaired; but the ardour of his benevolence continued unabated. Not satisfied with those acts of beneficence which his own fortune would enable him to perform, he exerted himself to excite others to concur with, and to assist him, in the prosecution of his benevolent designs; and as the well known excellence of his character induced

induced many persons of opulence to comply with his applications of this kind, he was thereby enabled to become more extensively useful than would otherwise have been possible. He attended to the most minute circumstances respecting the distresses of the poor, and their various wants. He relieved them to the utmost extent of his ability; he entered into an investigation of their different situations, and he assisted them by his counsel, and by his personal interest and influence, as well as by his purse. *He was a father to the poor, and to them who had none to help them.* He redeemed many poor debtors out of prison; and many of those who were imprisoned for sums so large, that he could not procure their release, he endeavoured to provide assistance and accommodation for during their confinement. Great numbers of boys were placed out as apprentices, to various trades, at his expence; and, if they manifested  
diligence



diligence and honesty, he afterwards endeavoured to bring them forward in the world, and to promote their interest. He established manufactories, with a sole view to the benefit of the poor, for furnishing those with employment and subsistence who were in want of them, and for training them up in habits of virtuous industry. It was said of him, by one who personally knew him, that "he was  
 " nimble above most men, in apprehension,  
 " in speech, in judgment, in resolution, and  
 " in action;" and he said of himself, that assisting, relieving, and performing kind offices to the poor, was to him "such a pleasure, as  
 " magnificent buildings, pleasant walks, well  
 " cultivated orchards and gardens, the jollity  
 " of music and wine, or the charms of love  
 " or study, are to others."

To some of the most respectable characters, of the age in which he lived, he was well

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known;

known ; and he was the friend of Tillotson, of Whichcote, of Wilkins, and of John Bidle. He was a firm believer in Christianity, and he practised the virtues which it inculcates ; but, in the opinion of some of the court chaplains, he was deficient in point of orthodoxy ; at which queen Mary, to whom the fame of his benevolence had reached, expressed her concern.

Among the other merits of Firmin, he was also characterized by the love of freedom. It is observed in one of the biographical accounts of him, that “ besides the many other excellent qualities by which Mr. Firmin was distinguished, it deserves to be remembered, that he was always animated by a generous ardour in defence of the civil and religious liberties of his country. If any man was unjustly or illegally oppressed, he was ready to defend him as far as he was able ;

and

and those who suffered, for standing up for the rights of Englishmen, were sure of his friendship and assistance. He was at the expence of printing and distributing many publications written in defence of public freedom, and particularly some calculated to arouse the people to a just opposition to the arbitrary measures of king James the Second. And, as far as his situation would permit, he was a zealous promoter of the Revolution."

WHEN the French Protestants, after the revocation of the edict of Nantes, came over into England, Mr. Firmin exerted himself to the utmost for their relief, and was successful in procuring for them very effectual assistance. And when great numbers of the Irish nation fled into England, from the persecutions and proscriptions of king James II. then in Ireland, subscriptions, and other modes of subsistence, were adopted for their relief, in the

promotion of which the greatest zeal was displayed by Mr. Firmin. It is said, that he was “so assiduous in this charitable work, “that he sometimes attended the distribution “of the money among the sufferers from “morning to night, without any intermission for food.” So important were his services to these Irish refugees, that the archbishop of Tuam, and seven other Irish bishops, sent him a letter of thanks, signed by them all, and expressing their grateful sense of his kindness and diligence in behalf of their countrymen.

He was one of the governors of St. Thomas's hospital in Southwark, and was extremely active in his endeavours to promote the interests of that charitable institution. During the last twenty years of his life, he was also one of the governors of Christ-church hospital in London, to which he was a great bene-



benefactor, and over which he was a constant superintendant. He died in 1697; and, at his own desire, was buried in the cloisters of that hospital; and in an inscription placed on the wall, near his grave, it is observed, that he was “wonderfully zealous in every good work, BEYOND THE EXAMPLE OF ANY IN OUR AGE.”

THOMAS FIRMIN lived at a period, when titles and coronets were conferred on slaves and sycophants; on men without talents, and without virtue. But no title was conferred on him by Charles, by James, or by William; though, in all their reigns, he was eminently distinguished by the ardour and the activity of his benevolence. His were not the qualities by which a man is recommended to the favour of a court. He was, indeed, a man truly illustrious, and whom no title could have ennobled.

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THE great danger of habits of frugality, and of accumulation, is, that they too frequently beget an avaritious spirit; and an avaritious character is always a mean character. He who can unite a rational frugality with genuine generosity of spirit, has attained to an high and unusual degree of excellence. And if a man aims at the acquisition of gain, with a view to promote the happiness of others, and really employs it for that purpose, such an aim then becomes virtuous.

He only forms a true estimate of riches, who considers them as the means of supplying his own wants, and of increasing his own happiness, by the activity of his benevolence in promoting the happiness of others. It has been observed, that “a man of landed property is never so respectable, as when his beneficence may be read in the looks of  
“ the

“ the poor.” And it should ever be remembered, that THE NOBLEST OF ALL PLEASURES IS THE PLEASURE OF DOING GOOD ; and that the most honourable of all distinctions, is that of being RICH IN GOOD WORKS.

F I N I S.





[ 31 ]

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bered, that the most precious of all treasures  
is the pleasure of doing good; and that  
the most honorable of all distinctions, is  
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FINIS

